



March 13, 2020

Dear Valued Client,

During these times of uncertainty, our hearts and thoughts are with all individuals who have been affected by the coronavirus (COVID-19). As the situation with COVID-19 evolves, we want to make you aware of the steps Alerus is taking to continue to serve you. We appreciate the trust you place in us and are taking precautionary steps to ensure the safety and well-being of our team, clients, and communities.

Business Continuity and Preparedness

We have a pandemic policy in place and have activated our business continuity plan to ensure normal business operations in the event of an infectious outbreak. Although no one can fully predict how this situation may unfold, we are confident in our approach and taking necessary steps to be ready for a variety of situations that may or may not occur. Alerus leaders continue to meet regularly as we monitor reports from the CDC, World Health Organization, and other state and local health authorities across our footprint.

Safety and Health Precautions

Like many others, we are taking proactive steps to encourage the safety and health of our employees, their families, our clients, and our communities. We have advised all employees to take precautionary health measures, including frequent hand washing, staying home when sick, and if needed, following self-quarantine guidelines as outlined by the CDC. Furthermore, we are implementing additional cleaning measures in our offices for the health and safety of our employees and clients.

As a precautionary step, Alerus has suspended all non-essential business travel. We have a variety of technology and collaboration tools in place to engage with clients virtually. We look forward to continuing to serve and meet with you through digital resources.

Open for business. Digital technology is encouraged.

We are proud to have seamless and easy-to-use digital technologies in place. Although our offices remain open and we are ready to serve you, we strongly encourage the use of digital tools for account access and transactions.

We're here to help.

The financial well-being of our clients is at the center of all we do. We'll be working hard continue to support you. We will continue to monitor the situation and update you on any further developments. In the meantime, visit alerusrb.com for up-to-date information and other resources. Thank you for your relationship and trust in Alerus. Please do not hesitate to [reach out](#) if we can be of assistance. We wish you and those close to you all the very best.

Sincerely,

Randy Newman
Chief Executive Officer
Alerus